

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
GREENBELT DIVISION

IN RE:

Theresa Marsharr Ellington,  
And  
Arthur Ellington,  
Debtors

CASE NO.: 14-23706  
CHAPTER 13

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

WILMINGTON SAVINGS FUND SOCIETY, ANSON STREET LLC  
FSB, D/B/A CHRISTIANA TRUST AS TRUSTEE Name of Transferor  
FOR PNPMS TRUST I  
Name of Transferee

Name and Address where notices to Transferee  
should be sent:  
c/o Statebridge Company, LLC  
6061 South Willow Dr, Ste. 300  
Greenwood Village, CO 80111

Court Claim # (if known): 15  
Amount of Claim: \$118,639.89  
Date Claim Filed: 1/8/2015

Phone: 866-466-3360  
Last Four Digits of Acct #: 5152

Phone: 800-365-7107  
Last Four Digits of Acct #: 2279

Name and Address where Transferee payments  
should be sent (if different from above):

c/o Statebridge Company, LLC  
6061 South Willow Dr, Ste 300  
Greenwood Village, CO 80111

Phone: 866-466-3360  
Last Four Digits of Acct #: 5152  
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I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By:/s/ Erin Elam

Date: 10/1/2019

Transferee/Transferee's Agent

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.*

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on October 7, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

JOY P. ROBINSON  
9701 APOLLO DRIVE, SUITE 100  
UPPER MARLBORO, MD 20774

REBECCA A. HERR  
CHAPTER 13 TRUSTEE  
185 ADMIRAL COCHRANE DR.  
SUITE 240  
ANNAPOLIS, MD 21401

THERESA MARSHARR ELLINGTON  
10111 DANGERFIELD ROAD  
CLINTON, MD 20735

ARTHUR ELLINGTON  
10111 DANGERFIELD ROAD  
CLINTON, MD 20735

RAS CRANE, LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Facsimile: 404-393-1425

By: \S\Erin Elam  
Erin Elam, Esquire  
Email: eelam@rascrane.com



June 10, 2019

ARTHUR ELLINGTON  
THERESA ELLINGTON  
10111 DANGERFIELD ROAD  
CLINTON, MD 20735

**NOTICE OF ASSIGNMENT, SALE AND TRANSFER OF SERVICING RIGHTS**

RE: SHELLPOINT MORTGAGE SERVICING (Previous Servicer) Loan Number: [REDACTED]  
Statebridge Company, LLC (New Servicer) Loan Number: [REDACTED]

PPROPERTY Address: 10111 DANGERFIELD ROAD  
CLINTON, MD 20735

Dear ARTHUR ELLINGTON and THERESA ELLINGTON,

In accordance with Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. Section 2605), we are informing you that effective May 31, 2019, the servicing of your mortgage loan, that is the right to collect payments from you, has been assigned and transferred to Statebridge Company, LLC. Except in limited circumstances, the law requires that your new servicer, Statebridge Company, LLC must send you this notice of the sale and transfer no later than 15 days after the effective date of transfer or at closing.

Please be assured that transactions of this type are common among financial institutions and have absolutely no bearing on your credit standing. The assignment, sale and transfer of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan. The transfer of servicing rights, however, may affect the terms of, or the continued availability of, mortgage life or disability insurance or any other type of optional insurance. Not everyone has this type of insurance, but if you do, you should contact your independent insurance agent for alternative coverage options, since it may not be transferable.

Effective May 31, 2019 SHELLPOINT MORTGAGE SERVICING will cease to accept payments relating to your loan. Please direct your payments to Statebridge Company, LLC. Any payments received by SHELLPOINT MORTGAGE SERVICING after May 30, 2019 will be forwarded to Statebridge Company, LLC. Please be advised that any ACH arrangements with SHELLPOINT MORTGAGE SERVICING were discontinued effective May 30, 2019. The address for Statebridge Company, LLC is as follows:

**Send Payments to:**

Statebridge Company, LLC  
Attn: Payment Processing Dept  
P.O. Box 173313  
Denver, CO 80217-3313

**Send Correspondence to:**

Statebridge Company, LLC  
Attn: Borrower Correspondence Dept  
5680 Greenwood Plaza Blvd., Suite 1005  
Greenwood Village, CO 80111

If you have any questions relating to the transfer of ownership and servicing from SHELLPOINT MORTGAGE SERVICING to Statebridge Company, LLC you may contact the customer service department at SHELLPOINT MORTGAGE SERVICING at (800) 365-7107, or at their mailing address, 55 BEATTIE PLACE, SUITE 110 MS#525, GREENVILLE SC 29601. You may also contact customer service at Statebridge Company, LLC toll free at 1-866-HOME360 (1-(866) 466-3360), between Monday – Thursday 8:00 AM to 9:00 PM, Friday 8:00 AM to 7:00 PM and Saturday 9:00 AM to 1:00 PM CT.

Statebridge Company, LLC is a debt collector and is attempting to collect a debt. Any information obtained may be used for that purpose. If you are a confirmed Successor in Interest or in active bankruptcy or have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but a possible enforcement of a lien against property.




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**This is for informational purposes and is not an attempt to collect a debt.**

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 5 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and a statement of the reasons for your belief, to the extent applicable, that the account is in error or provide sufficient detail to the servicer regarding other information you are seeking. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to:

Statebridge Company, LLC  
Attn: Borrower Correspondence Dept  
5680 Greenwood Plaza Blvd., Suite 100S  
Greenwood Village, CO 80111

Not later than 30 Business Days after receiving your qualified written request, your servicer must make any appropriate corrections to your account and must provide you with a written explanation or clarification regarding any dispute. During this 30 business day period, your servicer may not provide information to a consumer report agency concerning any overdue payment related to such period or qualified written request; however, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents. In addition, except as otherwise provided herein, we may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where services are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated.

Current loan balance information:

- Principal Balance: \$98,450.38
- Escrow Balance. \$0.00

Sincerely,  
Statebridge Company, LLC

\*If an attorney represents you in connection with your home loan, please provide your attorney a copy of this letter and any enclosed legal notices.

**NOTICE**

**If you have filed for bankruptcy or received a discharge in bankruptcy, please be advised that this letter does not represent and is not intended to be a demand for payment. You should consult legal counsel regarding your obligation, if any, to pay on the mortgage loan.**

Statebridge Company, LLC is a debt collector and is attempting to collect a debt. Any information obtained may be used for that purpose. If you are a confirmed Successor in Interest or in active bankruptcy or have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but a possible enforcement of a lien against property.





5680 Greenwood Plaza Blvd, Suite 100 S  
Greenwood Village, CO 80111

June 11, 2019

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ARTHUR ELLINGTON  
THERESA ELLINGTON  
10111 DANGERFIELD ROAD  
CLINTON, MD 20735

Loan Number: [REDACTED]

Property Address: 10111 DANGERFIELD ROAD, CLINTON, MD 20735

Unpaid Principal Balance: \$98,450.38

Dear ARTHUR ELLINGTON and THERESA ELLINGTON,

We'd like to welcome you to Statebridge Company, your new mortgage servicer. At Statebridge, we understand the importance of home ownership and we are dedicated to making sure you receive the individual attention and debt management assistance you deserve. The current creditor of your loan is Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust I.

We understand today's mortgage market and care about you and your home. Below are the items included in this welcome packet as well as a brief description of each item.

**ACH Enrollment Form:** This form offers you the ability to directly debit a checking or savings account to make your monthly mortgage payment. Once set up, your payment will be automatically drafted each month which will help you avoid the time and hassle of mailing your payment each month and avoid any late fees caused by mail delays. Please sign and return the form to Statebridge Company via mail, email or fax.

**3rd Party Authorization Form:** This form allows you to authorize Statebridge to speak to a 3rd party regarding your loan.

**Authorization for Electronic Communication Form:** We understand that many of our customers are using the internet and e-mail to conduct their personal business. Electronic communication reduces paper waste and telephone expenses and is oftentimes more convenient. If you would like to communicate with Statebridge and receive information regarding your loan through e-mail, please complete the attached authorization form.

**Escrow Information Request:** This page contains important information regarding your homeowners insurance policy and property taxes.

**Privacy Statement:** This statement describes our privacy policy in accordance with the Gramm Leach Bliley Act.

**Borrower Disclosures:** as applicable, you will find additional important information related to the servicing of your loan.

We look forward to providing you with the service and care you expect and deserve from your mortgage servicer. If you have any questions, please do not hesitate to contact me, or visit our website at [www.statebridgecompany.com](http://www.statebridgecompany.com).

Sincerely,  
Statebridge Company, LLC  
5680 Greenwood Plaza Blvd, Suite 100 S  
Greenwood Village, CO 80111  
866-HOME360 or (866) 466-3360